

APR 09 2006

I hereby certify that this correspondence is being transmitted by facsimile to Examiner Carolyn M. Bleck of the United States Patent Office, at (571) 273-8300. Date and Signature of transmittal April 9, 2006  
*J. S. Pienkos*

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Applicant:** Pienkos, John T.  
**Serial No.:** 09/694,402  
**Filing Date:** October 22, 2000  
**Title:** SYSTEM AND METHOD FOR PROVIDING  
REDUCED INSURANCE PREMIUMS  
**Examiner:** Carolyn M. Bleck  
**Art Unit:** 3626

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**AMENDMENT**

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Commissioner for Patents  
P.O. Box 1450  
Box AF  
Alexandria, VA 22313-1450

Dear Madam:

In response to the Advisory Action dated March 14, 2006 and further in response to the final Office action dated December 9, 2005, the Applicant respectfully provides the following Remarks and Amendments along with a Request for Continued Examination (RCE) being submitted herewith.

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 8 of this paper.